

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: FERREIRA, YAJAIRA

Case No. 5:19-01134-RNO
Chapter 7

Debtor

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 22, 2019. The undersigned trustee was appointed on March 22, 2019.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 299,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>243,181.14</u>
Administrative expenses	<u>24,495.32</u>
Bank service fees	<u>45.77</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>31,277.77</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 10/29/2019 and the deadline for filing governmental claims was 09/18/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$18,544.64. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$17,000.00, for a total compensation of \$17,000.00.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$217.30, for total expenses of \$217.30.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/18/2020 By: /s/JOHN J. MARTIN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 5:19-01134-RNO
Case Name: FERREIRA, YAJAIRA

Trustee: (580440) JOHN J. MARTIN
Filed (f) or Converted (c): 03/22/19 (f)
§341(a) Meeting Date: 05/01/19
Claims Bar Date: 10/29/19

Period Ending: 02/18/20

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	408 Norton Road, Stroudsburg, PA 18360-0000, Mon Imported from original petition Doc# 12	327,000.00	39,018.39		299,000.00	FA
2	309 Wickes Rd, Bushkill, PA 18324-0000, Pike Cou Imported from original petition Doc# 12	169,000.00	30,855.00		0.00	FA
3	2014 Hyundai Sonata, 100000 miles. Entire proper Imported from original petition Doc# 12	5,000.00	0.00		0.00	FA
4	Stove, refrigerator, dishwasher Imported from original petition Doc# 12	300.00	0.00		0.00	FA
5	Sofa, lamps, television, chair, other general fu Imported from original petition Doc# 12	150.00	0.00		0.00	FA
6	Kitchen table, chairs, dishes, glasses, pots, pa Imported from original petition Doc# 12	200.00	0.00		0.00	FA
7	Mattress, air mattress, dresser, end tables, oth Imported from original petition Doc# 12	400.00	0.00		0.00	FA
8	Shirts, pants, jackets, other general wearing ap Imported from original petition Doc# 12	350.00	0.00		0.00	FA
9	Watch, rings, necklaces, other small jewelry ite Imported from original petition Doc# 12	200.00	0.00		0.00	FA
10	Dogs(2) Imported from original petition Doc# 12	40.00	0.00		0.00	FA
11	Cash Imported from original petition Doc# 12	100.00	0.00		0.00	FA
12	Business Checking Account: Wayne Bank Imported from original petition Doc# 12	1,100.00	0.00		0.00	FA
13	Tier 4 Retirement: NYCERS Imported from original petition Doc# 12	45,889.97	0.00		0.00	FA
13	Assets Totals (Excluding unknown values)	\$549,729.97	\$69,873.39		\$299,000.00	\$0.00

Major Activities Affecting Case Closing:

TFR UNDER REVIEW WITH UST

TFR UNDER REVIEW WITH UST

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 5:19-01134-RNO

Trustee: (580440) JOHN J. MARTIN

Case Name: FERREIRA, YAJAIRA

Filed (f) or Converted (c): 03/22/19 (f)

§341(a) Meeting Date: 05/01/19

Period Ending: 02/18/20

Claims Bar Date: 10/29/19

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Initial Projected Date Of Final Report (TFR): December 12, 2019

Current Projected Date Of Final Report (TFR): December 12, 2019 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 5:19-01134-RNO
Case Name: FERREIRA, YAJAIRA

Trustee: JOHN J. MARTIN (580440)
Bank Name: Mechanics Bank
Account: *****4066 - Checking Account
Blanket Bond: \$8,132,694.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***1411
Period Ending: 02/18/20

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/24/19		ALL POCONO SETTLEMENT SERVICES, LLC	AS PER COURT ORDER AUTHORIZING SALE OF REAL PROPERTY FREE AND CLEAR OF LIENS AND ENCUMBRANCES OF 8/20/2019		24,430.68		24,430.68
	{1}		299,000.00	1110-000			24,430.68
			PAYOFF TO FIRST MORTGAGE LOAN/INVICTUS RESIDENTIAL POOLER LP -250,074.00	4110-000			24,430.68
			REALTOR COMMISSION -17,940.00	3510-000			24,430.68
			COUNSEL TO TRUSTEE FEES -2,000.00	3110-000			24,430.68
			SELLER CLOSING COSTS -4,555.32	2500-000			24,430.68
10/10/19		ALL POCONO SETTLEMENT SERVICES, LLC	REIMBURSEMENT OF SCHOOL TAXES PAID PRIOR TO CLOSING BY SECURED CREDITOR.	4110-000		-6,892.86	31,323.54
10/31/19		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.76	31,301.78
11/29/19		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		24.01	31,277.77

ACCOUNT TOTALS	24,430.68	-6,847.09	\$31,277.77
Less: Bank Transfers	0.00	0.00	
Subtotal	24,430.68	-6,847.09	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$24,430.68	\$-6,847.09	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****4066	24,430.68	-6,847.09	31,277.77
	\$24,430.68	\$-6,847.09	\$31,277.77

Exhibit C Claims Register**Case: 5:19-01134-RNO FERREIRA, YAJAIRA**

Claims Bar Date: 10/29/19

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
1	PENNSYLVANIA DEPARTMENT OF REVENUE BANKRUPTCY DIVISION PO BOX 280946 HARRISBURG, PA 17128-0946 <5800-00 Claims of Governmental Units>, 570	Priority 03/22/19	OK - PRIORITY TAX CLAIM	\$922.89 \$922.89	\$0.00	\$922.89
2	DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 08/02/19	OK UNSECURED	\$11,348.93 \$11,348.93	\$0.00	\$11,348.93
3	SULLIVAN OIL & PROPANE 2168 COMMUNITY DRIVE BATH, PA 18014 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 08/05/19	OK UNSECURED	\$1,294.18 \$1,294.18	\$0.00	\$1,294.18
4	DEPARTMENT OF THE TREASURY PO BOX 804527 INTERNAL REVENUE SERVICE CINCINNATI, OH 45280-4527 <5800-00 Claims of Governmental Units>, 570	Priority 03/22/19	OK - PRIORITY TAX CLAIM	\$4,133.20 \$4,133.20	\$0.00	\$4,133.20
4 -2	DEPARTMENT OF THE TREASURY PO BOX 804527 INTERNAL REVENUE SERVICE CINCINNATI, OH 45280-4527 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 03/22/19	OK - UNSECURED	\$287.61 \$287.61	\$0.00	\$287.61
5	AMERICAN EXPRESS NATIONAL BANK, AENB C/O ZWICKER AND ASSOCIATES, P.C. ATTORNEYS/AGENTS FOR CREDITOR,P.O. 9043 ANDOVER, MA 01810-1041 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 08/15/19	OK - UNSECURED	\$31,376.63 \$31,376.63	\$0.00	\$31,376.63
6	JPMORGAN CHASE BANK, N.A. S/B/M/T CHASE BANK USA, N.A.,C/O ROBERTSON, ANSCHUTZ & SCHNEID, P.L.,6409 BOCA RATON, FL 33487 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 08/16/19	OK - UNSECURED	\$25,663.96 \$25,663.96	\$0.00	\$25,663.96

Exhibit C Claims Register**Case: 5:19-01134-RNO FERREIRA, YAJAIRA**

Claims Bar Date: 10/29/19

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
7	PENNSYLVANIA AMERICA WATER PO BOX 578 ALTON, IL 62002 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/16/19	OK - UNSECURED	\$1,225.79 \$1,225.79	\$0.00	\$1,225.79
8	AMERICAN EXPRESS NATIONAL BANK C/O BECKET AND LEE LLP PO BOX 3001 MALVERN, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/19/19	OK - UNSECURED	\$4,265.96 \$4,265.96	\$0.00	\$4,265.96
9	VERIZON BY AMERICAN INFOSOURCE AS AGENT PO BOX 4457 HOUSTON, TX 77210-4457 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/27/19	OK - UNSECURED	\$611.42 \$611.42	\$0.00	\$611.42
10	AMERICAN EXPRESS NATIONAL BANK C/O BECKET AND LEE LLP PO BOX 3001 MALVERN, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/01/19	OK - UNSECURED	\$6,431.67 \$6,431.67	\$0.00	\$6,431.67
11	YAJAIRA FERREIRA NYC HRA OFFICE OF CHILD SUPPORT SERVICES 150 GREENWICH ST 40TH FL NEW YORK, NY 11212 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 03/22/19	ZERO ALLOWED - DUPLICATE CLAIM OF CLAIM #12	\$25,560.04 \$0.00	\$0.00	\$0.00
12	NYC HRA OFFICE OF CHILD SUPPORT ENFORCEMENT 150 GREENWICH STREET, 40TH FLOOR NEW YORK, NY 10007 <5100-00 Domestic Support Obligations>, 500	Priority 03/22/19	OK - PRIORITY DSO	\$25,560.04 \$25,560.04	\$0.00	\$25,560.04
13	NYC HRA OFFICE OF CHILD SUPPORT SERVICES 150 GREENWICH STREET, 40TH FLOOR NEW YORK, NY 10007 <5100-00 Domestic Support Obligations>, 500	Priority 03/22/19	OK - PRIORITY DSO	\$10,333.55 \$10,333.55	\$0.00	\$10,333.55

Exhibit C Claims Register**Case: 5:19-01134-RNO FERREIRA, YAJAIRA**

Claims Bar Date: 10/29/19

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
14	MIDLAND FUNDING LLC PO BOX 2011 WARREN, MI 48090 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 03/22/19	OK - UNSECURED	\$10,370.63 \$10,370.63	\$0.00	\$10,370.63
ADMIN	JOHN J. MARTIN 1022 COURT STREET HONESDALE, PA 18431 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 03/22/19	OK AS PER COURT ORDER	\$217.30 \$217.30	\$0.00	\$217.30
ADMIN	U.S. BANKRUPTCY COURT 197 SOUTH MAIN STREET WILKES-BARRE, PA 18711 <2700-00 Clerk of the Court Costs (includes adversary and other filing fees)>, 200	Admin Ch. 7 03/22/19	ALLOWED - FEES FOR MOTION(S) TO SELL PROPERTY	\$362.00 \$362.00	\$0.00	\$362.00
ADMIN	JOHN J. MARTIN 1022 COURT STREET HONESDALE, PA 18431 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 03/22/19	OK PER COURT ORDER	\$18,544.64 \$17,000.00	\$0.00	\$17,000.00
ADMIN	TIBBLE & WESLER, CPA 2813 WEST MAIN ST KALAMAZOO, MI 49006 <3410-00 Accountant for Trustee Fees (Other Firm)>, 200	Admin Ch. 7 03/22/19	OK PER COURT ORDER	\$1,328.84 \$1,328.84	\$0.00	\$1,328.84
Case Total:					\$0.00	\$152,734.60

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 5:19-01134-RNO

Case Name: FERREIRA, YAJAIRA

Trustee Name: JOHN J. MARTIN

Balance on hand: \$ 31,277.77

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 31,277.77

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOHN J. MARTIN	17,000.00	0.00	17,000.00
Trustee, Expenses - JOHN J. MARTIN	217.30	0.00	217.30
Accountant for Trustee, Fees - TIBBLE & WESLER, CPA	1,328.84	0.00	1,328.84
Charges, U.S. Bankruptcy Court	362.00	0.00	362.00

Total to be paid for chapter 7 administration expenses: \$ 18,908.14Remaining balance: \$ 12,369.63

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 12,369.63

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$40,949.68 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	PENNSYLVANIA DEPARTMENT OF REVENUE	922.89	0.00	0.00
4	DEPARTMENT OF THE TREASURY	4,133.20	0.00	0.00
12	NYC HRA OFFICE OF CHILD SUPPORT	25,560.04	0.00	8,808.49
13	NYC HRA OFFICE OF CHILD SUPPORT SERVICES	10,333.55	0.00	3,561.14

Total to be paid for priority claims: \$ 12,369.63
Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 92,876.78 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	DISCOVER BANK	11,348.93	0.00	0.00
3	SULLIVAN OIL & PROPANE	1,294.18	0.00	0.00
4 -2	DEPARTMENT OF THE TREASURY	287.61	0.00	0.00
5	AMERICAN EXPRESS NATIONAL BANK, AENB	31,376.63	0.00	0.00
6	JPMORGAN CHASE BANK, N.A.	25,663.96	0.00	0.00
7	PENNSYLVANIA AMERICA WATER	1,225.79	0.00	0.00
8	AMERICAN EXPRESS NATIONAL BANK	4,265.96	0.00	0.00
9	VERIZON	611.42	0.00	0.00
10	AMERICAN EXPRESS NATIONAL BANK	6,431.67	0.00	0.00
11	YAJAIRA FERREIRA	0.00	0.00	0.00
14	MIDLAND FUNDING LLC	10,370.63	0.00	0.00

Total to be paid for timely general unsecured claims:	\$	<u>0.00</u>
Remaining balance:	\$	<u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims:	\$	<u>0.00</u>
Remaining balance:	\$	<u>0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$	<u>0.00</u>
Remaining balance:	\$	<u>0.00</u>